

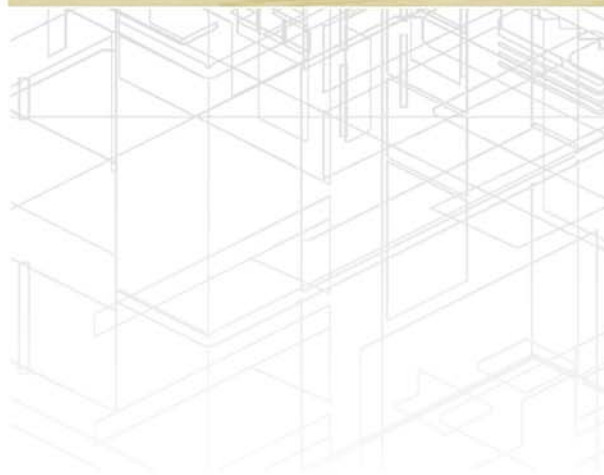
# *Helping Nevadans Save Their Homes*

The Governor's Office, in conjunction with the Nevada Department of Business & Industry, is actively working to meet the challenges presented by the current housing situation. Our goal is to work together to help keep homeowners in their homes if at all feasible.

By visiting the Governor's foreclosure website, **ForeclosureHelp.nv.gov**, or dialing **Nevada 2-1-1**, borrowers can find out how to contact their lenders or a counselor and obtain more information about their foreclosure options.

***"We must get the word out that there are solutions to prevent foreclosures,"*** says Business & Industry Director Dianne Cornwall. ***"Early action is key. Families who are behind in their mortgage payments need to talk to a housing counselor or their lender. Many lenders are willing to work with borrowers to try to avoid foreclosures."***

## NEVADA FORECLOSURE HELP



*Encouraging the growth and development  
of business within the State*

*Educating and informing the public  
And business & industry of their  
rights and responsibilities*



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## NEVADA FORECLOSURE HELP



# *Foreclosure Assistance Plan*



NEVADA DEPARTMENT OF  
**BUSINESS AND INDUSTRY**



# The Governor's Approach

## Avoid Foreclosure Scams!

- Recent headlines describing "Equity Skimming" and other foreclosure scams underscore how important it is for consumers to educate themselves about this type of fraud.
- Other common foreclosure scams include "Phantom Help", "the Bailout", and "the Bait-and-Switch".

For more information, visit the Foreclosure Help website at [ForeclosureHelp.nv.gov/ForeclosureScams.html](http://ForeclosureHelp.nv.gov/ForeclosureScams.html) or the Fight Fraud website at [FightFraud.nv.gov](http://FightFraud.nv.gov).

Governor Gibbons has developed a multi-faceted approach to the foreclosure issue: two key components of which are the website, [ForeclosureHelp.nv.gov](http://ForeclosureHelp.nv.gov), and the enhancements to Nevada's toll-free local line, 2-1-1.

## FORECLOSUREHELP.NV.GOV

[ForeclosureHelp.nv.gov](http://ForeclosureHelp.nv.gov) is a one-stop location online where Nevadans can obtain information regarding foreclosure, including who to call for specific help. ***"By visiting [ForeclosureHelp.nv.gov](http://ForeclosureHelp.nv.gov), borrowers will be able to identify resources best suited to meet their individuals needs, such as preventative help, information on the foreclosure process, contact information for housing counselors, and tips on avoiding foreclosure scams,"*** says Governor Gibbons.

## NEVADA 2-1-1

Borrowers who may be at risk for foreclosure will be transferred directly to a trained housing counselor when they dial 2-1-1. ***"Dialing 2-1-1 puts Nevadans in touch with a range of agencies to help them with other issues, in addition to foreclosure, that they may be facing,"*** says Director Cornwall.



**For foreclosure help,  
Dial 2-1-1 TODAY!**

- Foreclosure Assistance
- Basic human services
- Physical and mental health resources
- Employment support services
- Programs for children, youth and families
- Support for seniors and persons with disabilities

*Service is currently available from 8 a.m. to midnight, Monday through Friday, from 8 a.m. to 4 p.m., Saturday and Sunday, excluding holidays.*

***"Those who are at risk of foreclosure must act now."***

***The sooner that borrowers contact their lenders or a housing counseling agency, the better their options are for retaining ownership of their homes."***

— Governor Jim Gibbons